

**Information to identify the case:**

Debtor 1	<b>Robert M Lennon</b>	Social Security number or ITIN	xxx-xx-5850
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>14-17635-JNP</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert M Lennon

5/16/19

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Robert M Lennon  
 Debtor

Case No. 14-17635-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: May 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2019.

db +Robert M Lennon, 23 Oxford Way, Wilmington, DE 19807-2577  
 aty +Norman L Zlotnick, Hyberg White & Mann, 2111 New Road, Suite 105,  
 Northfield, NJ 08225-1512  
 lm Nationstar Mortgage, PO Box 199111, Dallas, TX 75219  
 cr +Nationstar Mortgage LLC, Stern, Lavinthal & Frankenberg, 105 Eisenhower Parkway,  
 Suite 302, Roseland, NJ 07068-1640  
 514899783 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
 SEATTLE, WA 98121-3132  
 514722102 +BYL Management Servs, LLC, 301 Lacy St., West Chester, PA 19382-3727  
 514857096 +Bank of America, NA, Attn McCalla Raymer, LLC, 1544 Old Alabama Road,  
 Roswell, GA 30076-2102  
 514722104 +Chelsea View Condominium Assoc., 105 N Harrisburg Ave., Atlantic City, NJ 08401-3414  
 514809493 Chelsea View Condominium Association, Inc., c/o McGovern Legal Services, LLC, PO Box 1111,  
 New Brunswick, NJ 08903-1111  
 514722105 +Christiana Care Health System, PO Box 1668, Wilmington, DE 19899-1668  
 514722108 +Florida Power Light, PO Box 29100, Miami, FL 33102-9100  
 514722110 +McGovern Legal Services, LLC, Karan A. Benton, Esquire, PO Box 111,  
 New Brunswick, NJ 08903-0111  
 514722111 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, PO Box 630267, Irving, TX 75063)  
 516274883 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129-2386  
 516274884 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 514722112 +Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Pkwy., Ste. 302,  
 Roseland, NJ 07068-1640  
 514986301 +The Bank of New York Mellon, Attn America's Servicing Company, MAC# D3347-014,  
 3476 Stateview Blvd., Fort Mill, SC 29715-7203  
 514983231 +The Bank of New York Mellon, f/k/a The Bank of New York, c/o Zucker Goldberg & Ackerman,  
 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315  
 514733721 WELLS FARGO BANK, N.A., D/B/A AMERICA'S SERVICING COMPANY as Ser,  
 ZUCKER, GOLDBERG & ACKERMAN, LLC, 200 SHEFFIELD STREET SUITE 101, P.O. BOX 1024,  
 MOUNTAINSIDE, NJ 070920024

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 17 2019 00:00:39 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 17 2019 00:00:35 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514722100 EDI: BANKAMER.COM May 17 2019 03:28:00 Bank of America, 4161 Piedmont Pkwy,  
 Greensboro, NC 27410  
 514722101 EDI: BANKAMER.COM May 17 2019 03:28:00 Bank of America, PO Box 982235,  
 El Paso, TX 79998  
 514911279 +EDI: BANKAMER.COM May 17 2019 03:28:00 Bank of America, N.A., Bankruptcy Department,  
 P.O. Box 26012, NC4-105-02-99, Greensboro, North Carolina 27420-6012  
 514722103 +EDI: CCS.COM May 17 2019 03:28:00 CCS Collections, 2 Wells Ave., Newton, MA 02459-3246  
 514722106 +EDI: CITICORP.COM May 17 2019 03:28:00 CitiCards, PO Box 6241,  
 Sioux Falls, SD 57117-6241  
 514722107 +EDI: DISCOVER.COM May 17 2019 03:28:00 Discover, PO Box 71084, Charlotte, NC 28272-1084  
 514762594 EDI: DISCOVER.COM May 17 2019 03:28:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 514722109 +EDI: RMSC.COM May 17 2019 03:28:00 Lowes, PO Box 965005, Orlando, FL 32896-5005  
 514838335 EDI: Q3G.COM May 17 2019 03:28:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 514935685 +EDI: STF1.COM May 17 2019 03:28:00 SunTrust Bank, 303 Peachtree Street N.E.,  
 Atlanta, GA 30308-3201  
 514722099 EDI: WFFC.COM May 17 2019 03:28:00 America's Servicing Co., 8480 Stagecoach Cir.,  
 Frederick, MD 21701

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* Chelsea View Condominium Association, Inc., c/o McGovern Legal Services, LLC, PO Box 1111,  
 New Brunswick, NJ 08903-1111  
 514956209\* +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy Department,  
 P.O. Box 630267, Irving, TX 75063)  
 514957730\* +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy Department,  
 P.O. Box 630267, Irving, TX 75063)  
 515423768\* +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)

TOTALS: 0, \* 4, ## 0

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 32

Date Rcvd: May 16, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 18, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2019 at the address(es) listed below:

Angela Catherine Pattison on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of New York, successor in interest to JPMorgan Chase Bank, N.A. as Trustee for Structured Asset Mortgage Investments II Inc., Bear Stearns ALT-A Trust, Mortg angela.pattison@powerskirn.com, ecf@powerskirn.com  
Bruno Bellucci, III on behalf of Debtor Robert M Lennon jkearney@belluccilaw.net, bbellucci@belluccilaw.net, lcanizzaro@belluccilaw.net, kpalermo@belluccilaw.net, ddillhoff@belluccilaw.net  
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of New York, successor in interest to JPMorgan Chase Bank, N.A. as Trustee for Structured Asset Mortgage Investments II Inc., Bear Stearns ALT-A Trust, Mortg bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC cmecf@sternlav.com  
Linda S. Fossi on behalf of Creditor MTAG-Cust-ATCF II NJ Cap-One lfossi@zeitzlawfirm.com, gzeitz@zeitzlawfirm.com, cdillon@zeitzlawfirm.com, rzeitz@zeitzlawfirm.com  
Norman L. Zlotnick on behalf of Creditor Chelsea View Condominium Association, Inc. nzlotnick@hwmlaw.com

TOTAL: 8